IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Dutta et al. Group Art Unit: 3624

8 8 8 8 8 Serial No.: 09/833,347 Examiner: Kesack, Daniel

Filed: April 12, 2001 Attorney Docket No.: AUS920010214US1

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For: Method and Apparatus for **Incorporating Scanned Checks into**

Financial Applications

Commissioner for Patents P.O. Box 1450 Alexandria VA 22313-1450

35525 PATENT TRADEMARK OFFICE CUSTOMER NUMBER

RESPONSE TO OFFICE ACTION

Sir:

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0447. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0447.

In response to the Office Action of June 30, 2006, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper. Remarks/Arguments begin on page 8 of this paper.